

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Fredrick Key
Ernestine Earlane Key
Debtor(s)

Case No. 15 B 20532

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/12/2015.
- 2) The plan was confirmed on 10/26/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/19/2015, 08/01/2016.
- 5) The case was Converted on 08/14/2016.
- 6) Number of months from filing to last payment: 9.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,488.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$9,488.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$344.84
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,844.84**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Acs/gco Ed Loan Fund	Unsecured	71,000.00	NA	NA	0.00	0.00
Advocate Medical Group	Unsecured	70.00	NA	NA	0.00	0.00
Advocate South Suburban Hosp.	Unsecured	561.63	NA	NA	0.00	0.00
Ars Inc	Unsecured	144.00	NA	NA	0.00	0.00
Bank Of America	Unsecured	7,026.00	NA	NA	0.00	0.00
Bank Of America	Unsecured	4,050.00	NA	NA	0.00	0.00
Becket & Lee	Unsecured	3,025.00	3,025.86	3,025.86	0.00	0.00
Becket & Lee	Unsecured	1,003.00	1,003.66	1,003.66	0.00	0.00
Becket & Lee	Unsecured	1,206.00	1,206.78	1,206.78	0.00	0.00
Becket & Lee	Unsecured	612.00	612.90	612.90	0.00	0.00
Cap One	Unsecured	59.00	NA	NA	0.00	0.00
Capital One, N.a.	Unsecured	750.00	NA	NA	0.00	0.00
Charter One Bank	Unsecured	800.00	NA	NA	0.00	0.00
Chase	Unsecured	1,800.00	NA	NA	0.00	0.00
Chestnut Hills Homeowner's Assoc.	Unsecured	0.00	NA	NA	0.00	0.00
Citgo Oil / Citibank	Unsecured	810.00	NA	NA	0.00	0.00
Citi Corp Credit Services	Unsecured	37,534.00	NA	NA	0.00	0.00
Citibank Sd, Na	Unsecured	4,100.00	NA	NA	0.00	0.00
Citibank Usa	Unsecured	518.00	NA	NA	0.00	0.00
City National Bank	Unsecured	40,789.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	8,000.00	4,253.05	4,253.05	477.81	61.23
Discover Bank	Unsecured	8,917.00	8,917.88	8,917.88	0.00	0.00
ECast Settlement Corp	Unsecured	3,000.00	3,005.45	3,005.45	0.00	0.00
ECast Settlement Corp	Unsecured	3,500.00	3,493.07	3,493.07	0.00	0.00
ECast Settlement Corp	Unsecured	8,300.00	8,324.87	8,324.87	0.00	0.00
Educational Credit Management Corp	Unsecured	87,173.00	93,150.33	93,150.33	0.00	0.00
Gemb/jcp	Unsecured	165.00	NA	NA	0.00	0.00
Gemb/walmart	Unsecured	360.00	NA	NA	0.00	0.00
Gembppbycr	Unsecured	329.00	NA	NA	0.00	0.00
HSBC	Unsecured	59.00	NA	NA	0.00	0.00
Hsbc Bank	Unsecured	2,600.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Hsbc Bank	Unsecured	1,700.00	NA	NA	0.00	0.00
HSBC Bank USA, N.A.	Secured	198,825.01	171,970.67	171,970.67	0.00	0.00
HSBC Bank USA, N.A.	Secured	55,736.92	56,625.39	55,736.92	5,104.12	0.00
Illinois Dept Of Employment Security	Unsecured	8,900.00	8,950.50	8,950.50	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	1,900.00	NA	NA	0.00	0.00
Medical Services RIC	Unsecured	919.00	NA	NA	0.00	0.00
NCO Financial Systems, Inc	Unsecured	6,160.28	NA	NA	0.00	0.00
Northwestern Med. Faculty Fnd.	Unsecured	1,502.00	NA	NA	0.00	0.00
Portfolio Investments I LLC	Unsecured	420.00	427.49	427.49	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,158.00	1,158.65	1,158.65	0.00	0.00
Portfolio Recovery Associates	Unsecured	4,611.00	4,611.53	4,611.53	0.00	0.00
Rehabilitation Institute of Chicago	Unsecured	3,225.00	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	800.00	807.42	807.42	0.00	0.00
Resurgent Capital Services	Unsecured	5,900.00	5,841.63	5,841.63	0.00	0.00
RML Specialty Hospital	Unsecured	200.00	NA	NA	0.00	0.00
Rnb-Fields3	Unsecured	500.00	NA	NA	0.00	0.00
Shell Oil / Citibank	Unsecured	375.00	NA	NA	0.00	0.00
Suntrust Mortgage/cc 5	Unsecured	8,200.00	NA	NA	0.00	0.00
The Home Depot	Unsecured	425.00	NA	NA	0.00	0.00
Tribute	Unsecured	2,084.00	NA	NA	0.00	0.00
University of Chicago Medical Cente	Unsecured	592.40	NA	NA	0.00	0.00
Us Dept Of Education	Unsecured	199.00	NA	NA	0.00	0.00
Victoria's Secret	Unsecured	300.00	NA	NA	0.00	0.00
Wells Fargo Bank	Unsecured	2,500.00	2,490.63	2,490.63	0.00	0.00
Wfnbn/express	Unsecured	200.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$171,970.67	\$0.00	\$0.00
Mortgage Arrearage	\$55,736.92	\$5,104.12	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$4,253.05	\$477.81	\$61.23
TOTAL SECURED:	\$231,960.64	\$5,581.93	\$61.23
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$147,028.65	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,844.84</u>
Disbursements to Creditors	<u>\$5,643.16</u>

TOTAL DISBURSEMENTS : **\$9,488.00**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/21/2016

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.